

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Ditech Financial, LLC

In Re:
Dessie L. Johnson,

Debtor.



Order Filed on December 28,
2017 by Clerk U.S. Bankruptcy
Court District of New Jersey

Case No.: 16-24884-JNP

Adv. No.:

Hearing Date: 12/19/2017 @ 10am

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 28, 2017

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Dessie L. Johnson

Case No: 16-24884-JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Rebecca A. Solarz, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1641 Woodlynne Avenue, Woodlynne Borough, NJ, 08107, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John A. Underwood, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 17, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2017 through December 2017 for a total post-petition default of \$3,177.25 (4 @ 803.85; less suspense balance of \$38.15); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,177.25 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2018, directly to Secured Creditor, Ditech Financial, LLC, PO Box Palatine, IL 60055-0049 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Dessie L. Johnson
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Woodlynne, NJ 08107

John A. Underwood
Underwood & Micklin
1236 Brace Rd Ste J
Cherry Hill, NJ 08034

Isabel Balboa, Chapter 13 Trustee
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